
State:	Arkansas	Filing Company:	First Investors Life Insurance Company
TOI/Sub-TOI:	A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium		
Product Name:	FIVA D Partial Annuitization Benefit		
Project Name/Number:	FIRSTINV/98/98		

Filing at a Glance

Company:	First Investors Life Insurance Company
Product Name:	FIVA D Partial Annuitization Benefit
State:	Arkansas
TOI:	A03I Individual Annuities - Deferred Variable
Sub-TOI:	A03I.002 Flexible Premium
Filing Type:	Form
Date Submitted:	08/01/2012
SERFF Tr Num:	FRCS-128609399
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	5775
Implementation	On Approval
Date Requested:	
Author(s):	Michael Cochran, Kevin Wiggs
Reviewer(s):	Linda Bird (primary)
Disposition Date:	08/07/2012
Disposition Status:	Approved-Closed
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium
Product Name: FIVA D Partial Annuitization Benefit
Project Name/Number: FIRSTINV/98/98
Filing Company: First Investors Life Insurance Company

General Information

Project Name: FIRSTINV/98

Project Number: 98

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Kevin Wiggs

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This is being submitted in the domiile state on this same date.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/07/2012

State Status Changed: 08/07/2012

Created By: Michael Cochran

Corresponding Filing Tracking Number:

Filing Description:

We have been retained by First Investors Life Insurance Company to file the enclosed form for approval in your state.

Our fee of \$50 has been sent by EFT on this same date.

This endorsement amends the contract to allow for partial annuitization pursuant to Internal Revenue Code Section 72 (a) (2). The form may be used with the following annuity contract: VAC (CDSC), approved 04/09/1997.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws of your jurisdiction.

If you have any questions or need additional information, please call toll-free 1-800-927-2730. Thank you for your assistance.

Company and Contact

Filing Contact Information

Michael Cochran, Compliance Specialist michael.cochran@firstconsulting.com
1020 Central 800-927-2730 [Phone] 2756 [Ext]
Suite 201 816-391-2755 [FAX]
Kansas City, MO 64105

Filing Company Information

(This filing was made by a third party - FC01)

First Investors Life Insurance
Company

110 Wall Street

New York, NY 10005

(212) 858-8231 ext. [Phone]

CoCode: 63495

Group Code:

Group Name:

FEIN Number: 13-1968606

State of Domicile: New York

Company Type:

State ID Number:

Filing Fees

Fee Required?

Yes

Fee Amount:

\$50.00

Retaliatory?

No

Fee Explanation:

\$50 per form x 1 form = \$50

State: Arkansas **Filing Company:** First Investors Life Insurance Company
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Per Company: No

Company	Amount	Date Processed	Transaction #
First Investors Life Insurance Company	\$50.00	08/01/2012	61354733

State:	Arkansas	Filing Company:	First Investors Life Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/07/2012	08/07/2012

State:	Arkansas	Filing Company:	First Investors Life Insurance Company
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Disposition

Disposition Date: 08/07/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization		Yes
Supporting Document	AR Certificate of Compliance		Yes
Form	Partial Annuitization Endorsement		Yes

State:	Arkansas	Filing Company:	First Investors Life Insurance Company
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Form Schedule

Lead Form Number: VAC (CDSC) PA-End (06/12)(AR)							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		VAC (CDSC) PA-End (06/12)(AR)	POLA	Partial Annuitization Endorsement	Initial:	60.300	AR Partial Annuitization Endorsement-FIVA D.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



First Investors Life Insurance Company
110 Wall Street
New York, NY 10005

**FLEXIBLE PURCHASE PAYMENT
DEFERRED VARIABLE ANNUITY CONTRACT
Form Number VAC (CDSC)**

Partial Annuitization Endorsement

This endorsement is intended to allow for the Partial Annuitization of your Contract's Accumulated Value as permitted by Internal Revenue Code Section 72 (a)(2). This endorsement is a part of your annuity contract and hereby modifies the contract to which it is attached as specified below:

Partial Annuitization of Accumulated Value

1. You may apply a portion of the Accumulated Value of the contract to an Annuity Option prior to the Maturity Date by providing us with Notice, in good order, at our Administrative Office. This is called a "Partial Annuitization". That portion of the Accumulated Value will be applied to an Annuity Payment Option as of the Valuation Date we receive the Notice. The options available are listed in "Section 34 - Election of Annuity Options" of the contract.
2. A Partial Annuitization reduces the Accumulated Value of the contract. Unless you instruct us otherwise, we will withdraw the funds for the Partial Annuitization from the Subaccounts in the same proportion as the Accumulated Value in each Subaccount bears to the Total Accumulated Value.
3. A Partial Annuitization must conform to "Section 32. Adjustment of Monthly Payment" of the contract.
4. Limitations on Partial Annuitizations:
 - a. The Annuitant must also be the Owner of the Contract.
 - b. No more than one (1) Partial Annuitization is permitted each Contract Year.
 - c. The maximum number of Partial Annuitizations permitted over the life of the Contract is five (5).

The following revisions are hereby made to the annuity contract.

In "Section 1 – Definitions", the definitions of "Accumulated Value" and "Annuity Commencement Date" are revised as follows:

- (f) "Accumulated Value" means the value of all the Accumulation Units credited to the Contract less any amounts previously withdrawn for a Partial Annuitization.
- (k) "Annuity Commencement Date" means the date on which annuity payments are to commence for either a full or Partial Annuitization.

In Section 19 – Investments of the Separate Account, the last paragraph is revised as follows:

“All distributions from the Fund will be reinvested and kept as assets. When needed to pay for surrenders or Partial Annuitizations, shares of the Fund held by the Separate Account will be redeemed at net asset value.”

In Section 20 – Accumulation Units, the following paragraph is added:

“The Contract will be debited with the number of Accumulation Units of each Subaccount of the Separate Account for any Partial Annuitizations requested by the Owner.”

In Section 26 – Maturity Date, the paragraph is replaced by the following:

“Annuity Payments will start on either the Maturity Date shown on page 3 or for a Partial Annuitization the Annuity Commencement Date requested by the Owner. On written request the Maturity Date may be changed. But it will not be deferred beyond the Contract Anniversary on which the attained age of the Annuitant is 90.

In Section 27 – Choice of Annuity Option, the paragraph is replaced by the following:

A choice of Annuity Option should be made by the Owner at least 30 days before the Annuity Commencement Date.

If a choice is not made on time, payments will start on the Annuity Commencement Date on a Variable Annuity basis with the Annuity Option as 10 years certain or life.

In Section 34 – Election of Annuity Option – The words “Maturity Date” are replaced with “Annuity Commencement Date”.

In Section 35 - Death of Annuitant – The third and fourth paragraphs are replaced with the following:

The Accumulated Value on the Specified Contract Anniversary immediately preceding the date of death, increased by the dollar amount of any purchase payments made and reduced by the dollar amount of any partial withdrawals or Partial Annuitizations since immediately preceding Specified Contract Anniversary; or

100% of all purchase payments made under the Contract, reduced by the dollar amount of any partial withdrawals or Partial Annuitizations since the Date of Issue.

In Section 36 – Death of Owner – The words “Maturity Date” are replaced with “Annuity Commencement Date”.

In case of conflict between any provision of the Contract and this Endorsement, the provisions of the Endorsement will control.

SIGNED for FIRST INVESTORS LIFE INSURANCE COMPANY at New York, New York as of the Date of Issue.

Carol E. Springsteen
President

State:	Arkansas	Filing Company:	First Investors Life Insurance Company
TOI/Sub-TOI:	A03I Individual Annuities - Deferred Variable/A03I.002 Flexible Premium		
Product Name:	FIVA D Partial Annuitization Benefit		
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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR RDB.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Authorization		
Comments:			
Attachment(s):			
Auth_2012_dist.pdf			

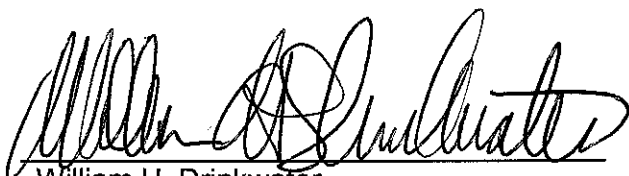
		Item Status:	Status Date:
Satisfied - Item:	AR Certificate of Compliance		
Comments:			
Attachment(s):			
AR COC.pdf			

**STATE OF ARKANSAS
READABILITY CERTIFICATION**

COMPANY NAME: First Investors Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
VAC (CDSC) PA-END (06/12)(AR)	60.3

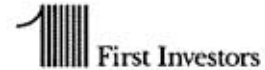


William H. Drinkwater
Senior VP & Chief Actuary, FSA, MAAA

July 16, 2012

Date

First Investors Life Insurance Company
95 Wall Street
New York, NY 10005



January 3, 2012

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

First Investors Life Insurance Company

By:

A handwritten signature in dark ink, appearing to read 'William H. S. [unclear]', written over a solid horizontal line.

Title: Senior VP & Chief Actuary, FSA,
MAAA

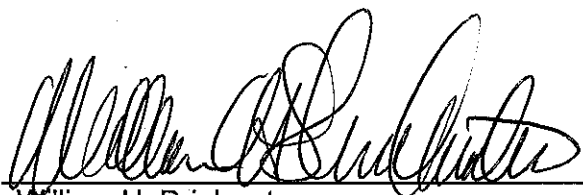
STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

Company Name: First Investors Life Insurance Company

Form Title: Partial Annuitization Endorsement

Form Number: VAC (CDSC) PA-END (06/12)(AR)

I hereby certify that to the best of my knowledge and belief, the above form and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.

A handwritten signature in black ink, appearing to read 'William H. Drinkwater', is written over a horizontal line.

William H. Drinkwater
Senior VP & Chief Actuary, FSA, MAAA

July 16, 2012

Date